

5 CLAIMS

The invention claimed is:

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A computer-implementable method for enabling a seller to create an online cash register, comprising:

10 receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving payment from a buyer; providing the seller with a first plurality of payment instrument types; receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types; and including the second plurality of payment instrument types in the online
15 cash register, whereby the buyer can make the payment through the online cash register using a payment instrument corresponding to one of the second plurality of payment instrument types.

20 2. The method of claim 1, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price plus the additional charge.

25 3. The method of claim 2, wherein the additional charge comprises sales tax.

4. The method of claim 2, wherein the additional charge comprises shipping costs.

30 5. The method of claim 2, wherein the additional charge comprises handling costs.

5 6. The method of claim 1, further comprising:
receiving underwriting assessment information from the seller; and
based upon consideration of the underwriting assessment information,
approving the seller to offer the second plurality of payment instrument types
in the online cash register.

10 7. The method of claim 6, wherein approving the seller to offer the
second plurality of payment instrument types comprises placing the seller into a
tiered risk category.

15 8. A computer-readable medium having computer-executable
instructions for performing the method of claim 1.

 9. A computer system adapted to perform the method of claim 1.

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10. A computer-implementable method for facilitating a payment from a buyer to a seller through an online cash register, comprising:

receiving from the seller, located at a first remote computer, a registration of a disbursement instrument for receiving the payment from the buyer;

10 providing the seller with a first plurality of payment instrument types; receiving a selection of a second plurality of payment instrument types that the seller chooses from the first plurality of payment instrument types;

15 providing to the buyer at a second remote computer an online cash register that enables the buyer to make the payment through a payment instrument corresponding to one of the second plurality of payment instrument types;

receiving from the buyer a registration of the payment instrument;

receiving from the buyer a command to make the payment to the seller;

20 obtaining an authorization for a transfer of an amount of money corresponding to the payment from the buyer through the payment instrument to a first intermediary bank account; and

ordering a transfer of the amount of money corresponding to the payment from a second intermediary bank account through the disbursement instrument to the seller.

25 11. The method of claim 10, further comprising allowing the seller to define an additional charge to be added to a sale price for a purchase of the buyer, and wherein the payment comprises the sale price and the additional charge.

30 12. The method of claim 11, wherein the additional charge comprises sales tax.

5 13. The method of claim 11, wherein the additional charge comprises shipping costs.

14. The method of claim 11, wherein the additional charge comprises handling costs.

10 15. The method of claim 11, wherein providing to the buyer at the second remote computer the online cash register that enables the buyer to make the payment comprises displaying the sale price and the additional charge to the buyer through the online cash register

15 16. The method of claim 10, wherein providing to the buyer at the second remote computer the online cash register that enables the buyer to make the payment comprises displaying a sale price for a purchase of the buyer to the buyer through the online cash register.

20 17. The method of claim 10, further comprising:
receiving underwriting assessment information from the seller; and
based upon consideration of the underwriting assessment information,
approving the seller to offer the second plurality of payment instrument types
25 in the online cash register.

18. A computer-readable medium having computer-executable instructions for performing the method of claim 17.

30 19. The method of claim 10, further comprising providing the seller with backroom capabilities for reviewing transactions in which the seller has been involved.

5 20. The method of claim 10, further comprising assigning a unique
reference number to a transaction comprising the payment from the buyer to
the seller so that the seller can refer to the transaction without knowledge of
information in the registration for the payment instrument.

10 21. A computer-readable medium having computer-executable
instructions for performing the method of claim 10.

 22. A computer system adapted to perform the method of claim 10.

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